

The New Nation

Edward Bellamy—Editor

THE INDUSTRIAL SYSTEM OF A NATION, AS WELL AS ITS POLITICAL SYSTEM, OUGHT TO BE A GOVERNMENT OF
THE PEOPLE, BY THE PEOPLE, FOR THE PEOPLE.

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ECONOMIC EQUALITY.

The exercise of irresponsible power, by whatever means, is tyranny, and should not be tolerated. The power which men irresponsibly exercise for their private ends, over individuals and communities, through superior wealth, is essentially tyrannous, and as inconsistent with democratic principle and as offensive to self-respecting men as any form of political tyranny that was ever endured. As political equality is the remedy for political tyranny, so is economic equality the only way of putting an end to the economic tyranny exercised by the few over the many through superiority of wealth. The industrial system of a nation, like its political system, should be a government of the people, by the people, for the people. Until economic equality shall give a basis to political equality, the latter is but a sham.

The men who attended the people's party convention of Ohio at Columbus on the Fourth were in no mood to bandy words over ancient history. They resolved unanimously that the tariff issue is a sham, that bankers are surrendering to Wall street gamblers, that street railways, gas and water plants should be owned by the public, that the Omaha platform is good statesmanship and, finally, that President Cleve-

land should be impeached. We are not sure that Cleveland can be spared from the reform work. Like the owners of trusts, he is doing much to keep the question of private monopolies to the forefront. Public ownership has the field.

The Old Patriotism and The New.

This has been Fourth of July week; patriotism has been the prevailing sentiment, and the flag everywhere has gone to the front. Among the millions who have yielded to the enthusiasm of the hour, how many have stopped to inquire what in these modern days is the rational meaning and excuse of the patriotic sentiment, and what the flag really and reasonably stands for that it should inspire modern men with an enthusiasm of self-devotion.

In the first place, we must recognize that patriotism, to be rational, must signify something nowadays quite different to what it anciently did, and find both its motive and its ends in a very different set of ideas. In ancient times war between nations meant the slaughter of whole populations, the confiscation, as booty, of all their possessions and their wholesale enslavement and deportation. Patriotism, or love of country, meant the love of everything dear to one, social and religious institutions, home, wife, children, property and life itself. All these the flag or national emblem signified. The love of country included all other loves and the fear of other nations included all other fears. Consequently, patriotism in the ancient and traditional sense, is most characteristically a militant and warlike enthusiasm. Its use and occasion has been to stimulate national feeling against other nations either for defense or aggression. The historic type of the patriot is the armed man, his face set toward the frontier.

In its time there was need enough of this sort of patriotism, need enough why it should be exalted and praised as the noblest of human sentiments. The first condition of any degree of social development was that communities should be protected from external violence.

Gradually, however, from age to age these conditions have changed. Not only have wars grown more and more

infrequent, but even when they occur, they involve no such disasters to individuals as anciently they did. If England should conquer America tomorrow, not a citizen out of uniform would be molested in his person, his family or his property. So if tomorrow Germany should conquer France. Except sentimentally speaking, and for possible indirect gains through commercial relations, there has ceased to be any motive beyond a sentimental one why one civilized nation should conquer another or should fear conquest. We do not say that in certain parts of the world, or as the result of conceivable collisions of interest, international wars may not yet for a time be unavoidable, but the era of war is passing away. As regards Russia, so long as a barbarous despot wields at will her vast array of brute force as a menace to civilization, Europe must stand to some extent on guard, but the long impending war between Germany and France will never come. Alsace-Lorraine will yet settle its own destiny and the watch on the Rhine will be relieved guard forever. However this may be, certainly it is in the highest degree improbable that the United States will ever again be involved in a foreign war.

It is thus evident, that in this country, and to a less extent in other less fortunately situated lands, patriotism as a sentiment chiefly militant, and having in view aggressive or defensive warfare with other nations, has largely lost its ancient justification.

Is then patriotism, the love of country, to become an obsolete emotion? In the former sense, in which love of country implied perpetual jealousy and thinly veiled when not open hostility toward other countries, undoubtedly it is destined to become obsolete, as with wise and good men it already has become so. The sort of patriotism of which the gun and bayonet, the life and drum are the accessories, is passing away, and we should speed its passing. But the same decree of evolution which bids it go, is ushering in a new patriotism, fitted to the changed order of things, as much nobler and worthier of human nature as the new order is better and larger in its scope and more exacting in its ideals even as the "thoughts of men are widened with the process of the suns."

In proportion as with the progress of humane ideas, nations as collectivities have less to fear from one another, and patriotism in its martial aspect has lost its utility, men's minds have been turned to the warfare between the several elements within each nation, which, so long as the citizens as collective bodies were at each other's throats, could receive little attention. With this change in conditions has come the place and the need for the new patriotism, which shall devote those it possesses to the redemption of their country from poverty, ignorance, injustice, oppression, and all the evil breed of hateful inequality, with the same self-forgetting passion that in past times has supported the patriot in the defense against foreign foes of "the ashes of his fathers and the altars of his Gods."

The man set on fire by the new patriotism will be as much disturbed by the news of a thousand men thrown out of employment as his fathers would have been by news of a foreign invasion. He will be, strange as it may seem, as indignant to hear of an outrage, an insult, an oppressive act done by an American to an American in his own country, as if it were done to an American by a German or by a

Frenchman in another country. He will think it just as proper and requisite that the whole force of the nation should be brought to bear to protect Americans at home from their fellow countrymen, as to protect them abroad from men of other countries. He will love the flag, but his main concern will be, not how it is honored abroad where only a few Americans go, but how it is honored at home where they all are, and he will consider every man out of work, every man underpaid or underfed, every boy unshod, every child out of school, every woman forced to prostitution, every tramp, every beggar and every human being not enjoying equal opportunities of happiness with himself, an insult to the flag, a stain which the nation's honor is pledged to wipe out.

That is the new patriotism, the coming patriotism, the only sort that will not soon become an anachronism, and if there is no difference between this sort of patriotism and nationalism we are not to blame for that.

Whenever we Americans look at the flag, let us think of it, in this way, as first and chiefly the symbol of our duty of love and devotion to our fellow-countrymen, and only secondarily and remotely, if at all, as suggestive of hostile collisions with foreign nations, which they are as glad to avoid as we. No nation need now get in trouble with another unless it wishes to but we are all in trouble with one another at home.

Answer Indian Demonetization by American Remonetization.

The news of the practical demonetization of silver in India by the closing of her mints to silver, came too late for suitable comment last week. The event is of the first magnitude and its effects have already been world-wide. The already angry issue between gold and silver, between monometalism and bimetalism, with all the related currency questions, have been by this act intensified to an extraordinary degree, and the probability of a serious crisis, not only in this country, but generally, has been greatly increased. The peril of the situation as regards this country is sufficiently indicated by the action of the president in calling an extra session of Congress in August, a month earlier than he had intended to summon it. That he will be forced to issue yet another proclamation convening the national Legislature in July instead of August, is quite among the possibilities.

Meanwhile, let us consider what has happened. India, by its maintenance of silver as money on a par with gold has been the mainstay of the fight to resist the single gold standard movement. By her vast annual demand for silver for mintage purposes, India moreover aided most materially in keeping the valuation of the white metal steady. Her sudden change of policy not only morally discredits silver as money, but by cutting off one of the chief markets for the metal, has so greatly reduced its value as a commodity, as already to have caused a drop in its price in the London market of 15 to 20 per cent within a fortnight. The drop is not indeed wholly traceable to the Indian policy itself, but to the anticipation that it will lead to or compel the completion of the demonetization of the metal by other countries, still more or less using it. One result has been to knock in the head within a week the entire silver mining and smelting industries in our Rocky Mountain states. We

were threatened with a great business crisis before, indeed might well be said to be already in the throes of one. It is dollars to doughnuts now that it will be far worse before it is better.

Well, what are we going to do about it? Shall Congress succumb to the decree of British capitalism, which the Indian government merely registered, by closing its mints also to silver? This is the advice of the eastern press generally, but in our opinion it is totally bad advice. We most distinctly assert on the contrary that resolute action in resistance to the gigantic world-wide robbery of poor by rich, of debtors by creditors, of owing nations by loaning nations, of the business world by the financial world, which this gold standard movement aims at, is incumbent on Congress as its duty not only to the nation but to the world.

No intelligent economist now maintains that the world's supply of gold furnishes anything like an adequate basis of exchange. In times of universal prosperity, indeed, credit so expands that the narrowness of its basis is little felt, but at the slightest depression of confidence, the money-lenders' clutch cuts off the breath of the commercial and industrial world. The New Nation believes that a metallic or commodity basis, or theory of exchangeability of any kind, for money, is unscientific, but if such a basis must be had, it should be as broad as possible. Therefore, we prefer bi-metalism to mono-metalism, if we must have a metallic basis at all, and if we were forced to choose between gold and silver, we are confident that silver would be just about sixteen times as safe a basis as gold, inasmuch as it would be just so many times less easily manipulated and cornered by speculators or hid away by timid hoarders.

To get a clear view of the audacity of the gold standard people, please remember that from the beginning until 1871, England was the only country in all history which excluded silver from equal rank with gold as money, and England only within the century. Since 1871, Germany, then (by a fraudulent act) the United States, afterwards France, and the Latin Union, Austria in 1892 and now India, have done the same thing. And now we hear this new-fangled and most raw experiment, at total variance to all the world's history and experience, held forth as "sound" and "orthodox" finance, and its opponents ridiculed as heretics. Did orthodoxy ever in so brief a time become heresy, or was heresy ever by so sharp a "presto change" turned into orthodoxy? Frankly, we confess that the most offensive thing about these pretenders is not so much their crass ignorance as their intolerable assumption.

What then should Congress do? In our opinion it should answer the demonetization of silver in India by its remonetization in America. We would repeal the clause of the Sherman 1873 bill declaring the gold dollar the standard, and open the mints to the free coinage of silver at the ratio of 16 to 1. We do not say that this is now the proper ratio. If Europe and India continue to deny its chief former use to silver, no doubt its value will be diminished, just as the value of calf-skins would be if Congress forbade the use of calf-leather for shoes, but it is only after opening the mints freely to silver, that is to say restoring calf-skin to its former use, that we can tell what its value is.

Shall we take our orders from India? Why that is where we send missionaries.

President Gallagher's Little Joke.

We have not observed much of striking interest in the various sermons and addresses in connection with the college and seminary commencements of the season just closed, but we note that President Gallagher of Williston Seminary, Easthampton (this state), does not disdain to lighten his official utterances with a spice of humor. In the course of an excellent address to the students receiving diplomas, he said:

When young men are looking for an opportunity to enter business, the first thing that comes into consideration is that every avenue of business and every profession seems overstocked. It is desirable to find one that is not overcrowded, and where one may find a foothold.

If the young men who received the diplomas did not appreciate the joke of recommending them in these days to find a profession or business that is not overcrowded, they undoubtedly will when they try to get a job. The only criticism we have to make on President Gallagher's humor is that the style is rather cynical. But a joke is a joke, and for a specimen of dry satire on the prospects of young men coming out of school and trying to find a place in the world of today, this will do.

IT FAVORS A MONOPOLY.

The mayor and board of aldermen of Worcester, Mass., about a year ago, granted to the Quinsigamond Electric Light and Power company the right to erect poles and run wires for the purpose of supplying lights within the city limits. The Worcester Electric Light company, which was occupying the field, at once appealed from the decision of the city officials, and the matter has been before the state gas and electric light commission since that time. That body has at last rendered its decision. It sustains the appeal of the private company that fears competition, and absolutely annuls the permission granted by the mayor and aldermen. The board offers, in defense of its action, the specious plea that the company now occupying the field has every facility for performing the service satisfactorily, and that the new company did not show its ability to furnish lights any cheaper than the existing company. Another point also made is that judging from experience in other cities the new company would not long remain by itself, that competition would be soon followed by consolidation or absorption, which would lead to mercenary issues of stock. The commissioners admit that their decision creates a monopoly, but they allege, as an excuse for their action, that it is a monopoly that can exist only so long as the public interest is served. This would be true if the law permitting municipalities to do their own lighting properly protected the rights of the people when they decided to take this service from the hands of a private company, but under existing conditions the municipality voting to engage in this business is at the mercy of the private company as regards the price that shall be paid for its plant. This being the case, the gas and electric light commission again places itself in a position to be as severely criticised as it was in its attitude toward the Bay State Gas monopoly. Its action in this instance also justifies the charge so often made that the board was established in the interest of the corporations, and that it faithfully performs the work expected of it. It will be strange indeed if this last decision does not hasten the time when Worcester will do its own lighting.

IT WILL COME.

How bright, how sweet, this world would be,
 If men could live for others!
 How sweet, how bright,
 How full of light,
 How much of day, how little night,
 If men from greed and wrong were free,
 If men could all be brothers!

And is this nothing but a dream?
 Must wrong go on forever?
 Must poverty
 Forever be,
 And selfish greed and luxury?
 Must hate and strife be still supreme,
 And love and peace come never?

No. I'll believe it never — no
 God still reigns somewhere, brother,
 Somewhere, sometime,
 Will human crime
 Be over, and a better clime
 Will come to men. Years happier grow
 And men will love each other.
 The morn is rising soft and bright,
 The way grows light before us.
 Cheer, brother, cheer!
 Through doubt, through fear,
 The world grows better year by year;
 And fast and bright a day of light
 Will spread its white wings o'er us.

ARTHUR EDGERTON.

Lincoln, Neb., June, 1893.

THE EXTORTIONS OF LIFE INSURANCE.

[By Gorham D. Williams of Boston for The New Nation.]

"The normal cost of life insurance is fixed by an inevitable law of nature. For the man who wants insurance, the plain life policy, with no investment beyond what is needed to protect the insurance, is the cheapest and best."

I find the foregoing quotation at the beginning of the circular of a life insurance company, and it suits so well the aspects of life insurance, as practised by the level premium life insurance companies, which expect in the event that the assured fulfils the conditions of his policy, to pay the amount thereof at some time, which I am about to consider, that I use it as a text on the cost of life insurance and the merits of a state life insurance system.

Most persons have undoubtedly noticed at one time or another the long lines of figures that in advertisements represent the assets of some of the large life insurance companies, but few probably have stopped to think how much they mean. The gross assets of the 25 "old line" companies making returns to the Massachusetts insurance department amount to \$855,728,280. This sum represents the accumulated funds which the policy holders in these companies have intrusted to their custody and management, in order that they may meet liabilities of \$745,824,323, this latter sum being the present value of the contracts held by the policy holders. Their enormous accumulations, more than equal to the national debt, are to a large extent an investment which, so far as it is not desired or necessary, is useless. Methods of pure insurance other than

that of paying level premiums, that is, premiums equal in amount from the beginning to the end of the insurance, have been devised, which are safe and practical. I shall not now go into what these are, but shall assume that there are such. The consideration to which I purpose to call attention is that the accumulation of these immense funds is not merely useless, but that it is dangerous to the interests of the policy holders, and so not cheapest and best.

Let me now take the actual case of a certain Benedick who, about 20 years ago, just before reaching the age of 30, found himself one who had given hostages to fortune in the form of a wife and child, who had no accumulated wealth, but was in receipt of a fair income from a profession, and in possession of a vigorous mind in a healthy body, so that his only fear for the two persons dependent upon him was his own premature death. Naturally, under such conditions, his thought turned toward securing the future by insuring his life, and he examined with some care the reports of the insurance commissioner of Massachusetts for several years. In doing this his attention was particularly called to the ratios given in the tabulations and showing the percentages which the expenses of the several companies bore to their several incomes. At the time of which I speak, there were in the field quite a number of new companies incorporated in New York which were energetically contesting for business. The enterprising agent of one of these took repeated occasion to explain all that could be gained by taking a policy in his company, not merely in the way of insurance, but as a very desirable investment of the money to be paid in premiums. The only trouble in this case was that the agent of the Mutual Eldorado promised too much. Benedick refused to take the risk, and not many years afterward assisted in the winding up of the company's affairs by collecting dividends from the receiver for several of his clients.

Benedick was also approached by a personal friend, who had insured in one of the New York companies, and who was acquainted with one or two members of a family who just at that time had turned their attention to the formation of life insurance companies as an easy way of making money. This solicitation was also declined. Benedick in diplomatic language informed his friend that he was not ready to insure, and that when he did insure, his policy would not be written in the "Mutual Palladium."

There were, however, five companies which were carefully considered on account of their economy of management and location, the former of which was justly regarded as the best indication that the business was done in the interests of the policy holders, and the latter as affecting uniformity in business policy. At that time there were more than 40 companies making returns to the Massachusetts insurance department, and these five occupied in rank of economy the first, second third, fourth and eighth places among the companies mentioned. They were Massachusetts, Connecticut, New Jersey, New York and Vermont companies respectively. The annual expense of every \$1000 insured in each of them in the order named was \$4.50, \$5.30, \$5.50, \$5.70 and \$6.90; that is to say, the number of deaths out of a thousand persons in good health at Benedick's age was 8, so that on each \$1000 insured he

must pay \$8 to cover the "losses," and from \$4.50 to \$6.90 additional for the expense of doing the business according to the economy of management. On the level premium plan he would also have to pay annually an additional sum, needed to accumulate with the other like additional sums, which he would pay in excess in coming years to make up the face amount of his policy.

Naturally his predilection was for a Massachusetts company, and the only objection to the one under consideration was its size, which was so small as to cause some doubt as to securing uniform results. The Vermont company was open to the same objections, and it was also the lowest in rank of economy of the five. As to the New York company, it was one of the oldest and largest, and thus was seemingly likely to be able and disposed to continue in a course of management advantageous to its policy holders. The Connecticut and New Jersey companies were also old companies and large enough not to be subject to fluctuations from year to year. In one of these three Benedick was disposed to insure, and it was a matter of chance that led to his insuring in the New York company. An agent of this company happened to meet him and enter upon the subject, and the victim was landed without difficulty.

For a number of years there was no fault to find. The amounts returned on every anniversary of the policy, as having been received through abundant caution in excess of the amount actually needed, were entirely satisfactory; and, as the funds in the hands of the company increased and yielded an income, the dividends also increased, — quite rapidly while the prevailing interest rates remained high, and more slowly as the rates declined. But there came a year when the increase in dividend was merely nominal, and the next year there was a diminution, and the next a still further diminution. Inquiry as to the first diminution elicited the explanation that the New York insurance department required a larger reserve. This was satisfactory on the first occasion, but it was not satisfactory when repeated on the next occasion. Besides Benedick had been in the habit of examining the returns of the company from time to time, and he had his own opinion about the reason of the changed condition. I will not mention it now.

If, as has been said above, life insurance is not sought as an investment, then the accumulation of a fund not desired nor necessary is useless. The reasons for this are not far to seek. The care of this fund adds directly to the expense of management and hence to the cost of insurance. The money paid reduces the assets which the assured could otherwise use in the conduct of his own affairs. The control of the money contributed is surrendered by the assured and cannot be regained except by a sacrifice of his insurance. These are reasons enough to condemn the system, but there are others which I wish to dwell upon.

The almost irresistible tendency of the enormous aggregations of capital which now form a usual part of the approved methods of life insurance is to extravagant expenditures. Sums which to the average man are enormous sink into insignificance when compared with the almost inconceivable sums pouring into the coffers of two or three of the largest life insurance companies. A salary of \$100,-

000 would be less than a quarter of one per cent of the income of either of the largest two companies and would be less than a third of one per cent of the income of another. Why then should not such salaries be paid? And if the thing is to be looked at as a matter of relative and not of absolute values, why should not money be poured out for advertising and for agents' commissions until the company secures an income that permits salaries to be paid which are in comparison small, but in themselves outrageously large? Has it been found that irresponsible humanity can resist such temptation? And the managers of these corporations are virtually irresponsible in these matters, as may be very easily shown.

When Benedick was examining the management of life insurance companies, the expense attending the carrying of \$1000 in insurance varied in the different companies then doing business in Massachusetts, and continuing to report for five years thereafter, from \$4.50 to \$16. The lowest expense in any one of the companies now doing business on the level premium plan in Massachusetts within the last ten years has been \$5.30, and this was in the Connecticut company which Benedick regarded with favor. The expense has run from this up to \$22. The expense in five selected companies from the time named until now has varied in the Massachusetts company from \$4.50 at that time to \$9.80 last year, after having been as low as \$4; in the Connecticut company from \$5.30 at that time to \$6.10 last year, after having been as low as \$5.10; in the New Jersey company from \$5.50 to \$7.10, after having been as low as \$4.50; in the New York company from \$5.70 to \$10.30, after having been as low \$4.60 and as high as \$12; in the Vermont company from \$6.90 to \$11, after having been as low as \$4.60 and as high as \$12.30. The Massachusetts company has fallen from first place among over 40 companies to eleventh place among 25; the Connecticut company, which was in the second place, now occupies the first place, having as a companion a company which furnishes insurance on a plan of "yearly renewable policies" without the investment feature; the New Jersey company has fallen from the third to the fifth place; the New York company has fallen from the fourth to the twelfth place and the Vermont company has fallen from the eighth to the eighteenth place.

At the time named 20 per cent of the expenses of the Massachusetts company were for salaries, 18 per cent for advertising and 52 per cent for commissions and agents' expenses; in 1892, 9 per cent of its expenses were for salaries, 5 per cent for advertising, 73 per cent for commissions and agents' expenses. This shows that the company has been seeking an increase of business through agents. It has increased the cost of \$1000 insurance \$5.30 a year and 21 per cent more of its expenditure now fall to solicitors for new business. The Connecticut company formerly made seven per cent of its expenditures for salaries and 54 per cent for agents; last year 13 per cent were for salaries, four per cent for advertising and 34 per cent for agents. One thousand dollars insurance in this company costs 80 cents more than it did 20 years ago. It is evidently not striving for new business. It had very large investments in western real estate and during the shrinkage in values after 1873 suffered much embarrassment. Having outlived this it

appears to be in excellent condition and a desirable company for its policy holders.

The outgoes of the New Jersey company for expenses were formerly 10 per cent for salaries and 40 per cent for agents; last year they were 11 per cent for salaries, 7 per cent for advertising and 60 per cent for agents. These charges are in the direction of larger expenditures for that part of the cost of insurance which becomes needless after the business of a company has reached a volume sufficient to insure uniform results and have caused an increase in the cost of insurance of \$1.40 for each \$1000. I shall have more on this subject next week.

INCENTIVES TO INDUSTRY UNDER NATIONALISM.

Mrs. Annie Besant, in the course of a discussion of the incentives to effort under a socialistic order of things, permitting no one to get rich, says: "Human beings are not the simple and one-sided organisms they appear to the superficial glance of the individualist, moved only by a single motive, the desire for pecuniary gain — by one longing, the longing for wealth.

"Under our present social system, the struggle for riches assumes an abnormal and artificial development: riches mean nearly all that makes life worth having — security, against starvation, gratification of taste, enjoyment of pleasant and cultured society, superiority to many temptations, self-respect, consideration, comfort, knowledge, freedom, as far as these things are attainable under existing conditions. In a society where poverty means social discredit, where misfortune is treated as a crime, where the prison or the workhouse is the guerdon of failure, and the bitter carking harassment of daily wants unmet by daily supply is ever hanging over the head of each worker, what wonder that money seems the one thing needful, and that every other thought is lost in the frenzied rush to escape all that is summed up in the one word poverty?

"But this abnormal development of the gold-hunger would disappear upon the certainty for each of the means of subsistence. Let each individual feel absolutely secure of subsistence — let every anxiety as to the material wants of his future be swept away, and the longing for wealth will lose its leverage. The daily bread being certain, the tyranny of pecuniary gain will be broken, and life will begin to be used in living and not in struggling for the chance to live. Then will come to the front all those multifarious motives which are at work in the complex human organism even now, and which will assume their proper importance when the basis of physical life is assured.

"The desire to excel, the joy in creative work, the longing to improve, the eagerness to win social approval, the instinct of benevolence; all these will start into full life, and will serve at once as the stimulus to labor and the reward of excellence. It is instructive to notice that these very forces may already be seen at work in every case in which subsistence is secured, and they alone supply the stimulus to action. The soldier's subsistence is certain, and does not depend on his exertions. At once he becomes susceptible to appeals to his patriotism, to his esprit de corps, to the honor of his flag; he will dare anything for

glory, and value a bit of bronze, which is the 'reward of valor,' far more than a hundred times its weight in gold. Yet many of the private soldiers come from the worst of the population; and military glory and success in murder are but poor objects to aim at. If so much can be done under circumstances so unpromising, what may we not hope from nobler aspirations? Or take the eagerness, self-denial and strenuous effort, thrown by young men into their mere games! The desire to be captain of the Oxford eleven, stroke of the Cambridge boat, victor in the foot-race or the leaping — in a word, the desire to excel — is strong enough to impel to exertions which often ruin physical health. Everywhere we see the multiform desires of humanity assert themselves when once livelihood is secure. It is on the devotion of these to the service of society, as the development of the social instincts teaches men to identify their interests with those of the community, that socialism must ultimately rely for progress; but in saying this we are only saying that socialism relies for progress on human nature as a whole, instead of on that mere fragment of it known as the desire for gain. If human nature should break down, then socialism will break down; but at least we have a hundred strings to our socialist bow, while the individualist has only one.

"But humanity will not break down. The faith which is built on it is faith founded on a rock. Under healthier and happier conditions, humanity will rise to heights undreamed of now; and the most exquisite Utopias, as sung by the poet and idealist, shall, to our children, seem but dim and broken lights compared with their perfect day. All that we need are courage, prudence and faith. Faith, above all, which dares to believe that justice and love are not impossible; and that more than the best that man can dream of shall one day be realized by men."

SURVIVAL OF THE FITTEST.

Some weeks ago a reported utterance by Prof. Huxley served us a text for an editorial showing the fallacy of the "survival of the fittest" maxim as an argument for the competitive system. We have since received the text of the address, which was delivered May 18 at Oxford, and quote below the exact language upon the point in question:

"The destruction of speculations continues by the exposition of another fallacy which pervades the so-called 'ethics of evolution.' It is the notion that because, on the whole, animals and plants have advanced in perfection of organization by means of the struggle for existence and the consequent 'survival of the fittest,' therefore men in society, men as ethical beings, must look to the same process to help them towards perfection. I suspect that this fallacy has arisen out of the unfortunate ambiguity of the phrase 'survival of the fittest.' 'Fittest' has a connotation of 'best'; and about 'best' there hangs a moral flavor. In cosmic nature, however, what is 'fittest' depends upon the conditions. Long since I ventured to point out that if our hemisphere were to cool again, the survival of the fittest must bring about, in the vegetable kingdom, a population of more and more stunted, and humbler and humbler organisms, until the 'fittest' that survived might be nothing but

lichens, diatoms and such microscopic organisms as those which give red snow its color; while, if it became hotter, the pleasant valleys of the Thames and Isis might be uninhabitable by any animated beings save those that flourish in a tropical jungle. They, as the fittest, the best adapted to the changed conditions, would survive. The practice of that which is ethically best — what we call goodness or virtue — involves a course of conduct which, in all respects, is opposed to that which leads to success in the cosmic struggle for existence. In place of ruthless self-assertion, it demands self-restraint; in place of thrusting aside, or treading down all competitors, it requires that the individual shall not merely respect, but shall help his fellows; its influence is directed, not so much to the survival of the fittest, as to the fitting of as many as possible to survive. It repudiates the gladiatorial theory of existence. It demands that each man who enters into the enjoyment of the advantages of a polity shall be mindful of his debt to those who have laboriously constructed it; and shall take heed that no act of his weakens the fabric in which he has been permitted to live."

STOCK SPECULATION DENOUNCED.

The following remarks of Rev. Thomas Dixon of New York show that he has a thorough knowledge of the methods employed in Wall street and the consequent effects upon the public. He says:

"The recent flurry in Wall street, with its incidents and failures, with its high rate of interest and its threatened panic, again brings before the public the fact of this sore in the nation's life. The business of Wall street, meaning the stock exchanges, is the indication of a national blood disease. It is chronic; it is constitutional. Here is the spot where it breaks out with a violence that disturbs in its reaction the whole body.

"In my humble opinion the day is certainly coming in the history of America when the mass of the business now transacted on these exchanges and called legitimate will be understood at its real worth and will be suppressed, as are other crimes, by law. Gambling is a crime. It is a crime that damns the whole man that engages in it and destroys the community that tolerates it. And gambling is gambling whether it takes place in a gambling hell, in a bucket shop or on the floor of the exchange. Our courts have long decided that contracts on these exchanges made on marginal transactions and all other transactions in which a similar principle is involved are gambling pure and simple; that they cannot be enforced in law. This being true, they ought to be suppressed by law.

"Panics are produced and untold ruin brought to thousands of homes in the midst of national prosperity. What reason is there under heaven today for a panic in the money market except that some coterie of scoundrels beneath the surface have some ax to grind in producing a panic. Of all the battles on the earth none is so utterly brutal, so utterly devilish as this battle on these gambling exchanges for supremacy, for money. War on the field of blood is pastime compared to it. Men in martial war do not strike a wounded enemy. No nation, not even a Turk, will fire on a hospital.

"A wounded friend is the supreme opportunity of your

Wall street gambler. When a man is disabled in the financial world, then is the time to fleece him. Not only so, but these scoundrels watch their opportunity to wound their friends, and then, when in the fight they have fallen, they spring on their prostrate bodies and rob them of the very clothes on their back. A man who wrecks a train is esteemed a villain for whom hanging is an honor. Lynching is too good for such a man. The whole community turns out en masse and scours the woods and fields to find him, but a man who lays his plans and by lies and chicanery in this gambling center wrecks a train, not simply one train, but the whole road, impoverishing thousands of stockholders, bringing suicide and poverty and despair to hundreds of homes — this man is crowned the Napoleon of finance. He pockets his millions and becomes thereafter a magnate."

DIVERS AND SUNDRY THINGS.

While the telegraph monopoly is held in private hands, it will be idle to look for free discussion in the daily press. The recent sale of the New York Times is not an encouraging sign. Among the owners of that paper are said to be the presidents of the Equitable and of the New York Life Insurance companies, — also the Vanderbilts, the Rothschilds, Standard Oil and Daniel Lamont. Government ownership or any legislation benefiting all the people equally would have a sorry time of it in such a crowd.

The discussions projected by the panic show how deep the spell of traditional prejudice is. The theory of monopolized money obstructs the workings of common sense. It reminds us of an anecdote. A northerner, visiting a friend in Charleston, S. C., was taken out for a sail in the evening. "How beautiful the moonlight looks on the waters," exclaimed the northerner. "Oh," said the South Carolinian, "you ought to have seen it before the war."

"Most people," said President Andrews of Brown University in his baccalaureate sermon, "little consider how amazingly the happiness of the poor themselves depends upon the piling up of money. Wealth is absolutely indispensable to any sort of life among human beings that shall be worthy to be lived. Possibly your best way to please God may be to make yourself just as rich as you can become." If this is true, God must be in decidedly good humor when He looks down upon the United States nowadays. The 25,000 people who own one half of the wealth of a nation of 65 millions must find great favor in His eyes.

The New York Evening Post advises the silver mine owners to turn their attention toward reducing the cost of production of the white metal, and gives as one of the items of waste, the "extravagant wages" of the miners. The Post also has discovered that those who oppose the single gold standard have a common type of countenance. This so-called phrenological law seems to delight the Post in these piping times of monopolized money. The type in question indicates in the Post's opinion a near approach to the character of "charlatans and visionaries." Dog days always did go hard with our New York contemporary.

CONCERNING NATIONALISM.

CURRENCY STANDARD OF VALUES.

The Legal Tender Quality of Money. The Conspiracy of the Bankers. Note and Comment.

Times are favorable for the study of the nature of the private monopoly commonly called the money power. Not even experts can argue for or against an exclusive gold standard of values without admissions that foreshadow the abolition of every form of metallic basis. United States Senator Sherman in an interview has this to say:

"Though the treasury notes issued under the Sherman act are nominally based upon the silver purchased with them, they have really nothing to do with the white metal. The government buys 4,500,000 ounces of silver bullion per month, emits treasury notes to the exact amount of its cost and then puts the bullion in the treasury vaults, where it lies an inert mass of metal, absolutely useless and entirely incapable of giving an atom of value or credit to the notes which were issued for its purchase. Whether the price of silver goes up or down is a matter of no consequence to the holders of treasury notes. The notes are kept at par with gold by their legal tender quality and by the fact that the government redeems them in gold coin on demand. If all the silver that is nominally held for their redemption were thrown into the Atlantic, the circulating value of the notes would not be affected in the slightest degree."

Here is the admission that the reason the treasury notes issued under the Sherman act do not depreciate in value is that they are a legal tender and because they are redeemable in gold. The truth is, they are redeemable in coin, and no one knows at what moment a United States treasurer may return to the proper interpretation of law by redeeming in either gold or silver coin. As a matter of fact, the treasury cannot redeem 10 per cent of its coin obligations in gold. That is to say, if Uncle Sam were a private party and should make his will in favor of his creditors and die, his estate would not pay 10 cents on a dollar in gold. It is therefore perfectly plain that if Uncle Sam on a gold basis is insolvent, and if the silver behind the treasury notes issued under the Sherman act is "absolutely useless and entirely incapable of giving an atom of value or credit to these notes," it follows that the explanation of their unimpaired value is their legal tender quality. The gold standard theory of today is about 90 per cent myth.

Why do bankers nurse the gold delusion in this and other countries? Why did "honest money" men, after the California discoveries, favor demonetizing gold? It was in accordance of a law of currency that cannot be repealed by legislative act? The more legal tender dollars there are in circulation the less one has to give in commodities for a dollar, whether gold, silver or paper. And the less number of dollars the more in commodities each dollar will command. That is, the purchasing power of a dollar is inversely to the volume of the currency.

The old English standard of values was a pound of

sterling silver. But the bankers succeeded in getting gold substituted for silver, because it was, not a nobler metal necessarily, but a rarer one. It is now so rare that it cannot do justice in facilitating barter the world over. Children multiply faster than gold coin. Consequently coin commands more commodities; that is, prices fall, and the debtor class is robbed.

The suspension of the free coinage of silver in India artificially increases the value of the rupee. In other words, a Parsee farmer borrowing in April last a hundred rupees payable in October, will find when October comes about that he must raise more bushels of wheat to secure one hundred rupees, in consequence of the contraction of currency caused by the suspension of coining rupees at the India mints. Debts grow as the volume of currency is contracted. A gold standard means a contracted currency; bankers are money lenders and thus favor a gold standard.

A sound system of currency will consider gold and silver an incident, the stamp upon coin or paper as a condition precedent to honest money, and an increased or decreased volume of currency month by month so as to maintain the purchasing power of the dollar as the secret of fiscal regulation. If a dollar buys more this year than last, expand the volume of the currency; if it buys less, contract it. And whatever is done, let no time be lost in restoring to the United States government the function of issuing all forms of money.

There is a world of logic in the following questions asked by the New York Commercial Advertiser: "If the partial suspension of silver coinage in India has reduced the demand for that metal, and that reduction has reduced the price, and that reduction of price is fraught with evil, will not the operation of the proposed repeal of the Sherman law further reduce the demand, thereby still further depress the price, and so add still more to the danger? Again, if gold is to become in such fierce demand, will there not be too little of it in the world to meet the demand, and when the world is once convinced of this, will not the natural resort be to demonetize gold and set up another standard? Have we never heard of the goose that was killed by a tremendous mistake? Is it wise to attempt, in the face of the possible answer to some of these questions, to convince the people that the repeal of a law is all that is necessary, and risk the disaster that would come of disappointment on that point? Does not the evil lie deeper, and is there anybody in Washington wise enough to point to its precise center?" The real object of the bankers who are casting a cloud on silver by artificial means is to force the government to issue bonds to strengthen the gold reserve in the treasury. These bonds the national banks propose to use by replacing them

with those now deposited at Washington to secure their circulation. They are in danger, however, of forcing this squeeze to a point where the people will demand the demonetization of gold itself, as the Commercial Advertiser intimates.

A Public Railroad to the Gulf.

State Senator Stewart of Nebraska in a speech before the convention at Lincoln, Neb., to consider plans for building a railroad from the Dakotas to the gulf of Mexico on the credit of the states or nation, said that the project was a populist idea and that the populist party was mighty enough to push the movement to successful completion. He said Congress had appropriated six million dollars to make a deep-water harbor on the gulf of Mexico, but Congress had not gone far enough, as the construction of a harbor would be of little value to the great interior basin of the continent without a north and south railroad to the harbor. A railroad from the north boundary of Dakota to the gulf could be constructed for 27 million dollars, and a tax of five cents per acre on the lands of the 10 great states interested would, he estimated, construct the road and leave a surplus of two million dollars. He hoped and confidently looked for the building of the line by the people and for the people, and predicted as a result an increase in the population of Nebraska alone of a million people. Secretary Parks said if the question of voting bonds were left to the state he represented, Texas, they would vote a nine tenths vote in its favor. "We Texans," said he, "have given this matter a great deal of attention, and we are convinced that the plan is not only feasible, but that such a road will be built sooner or later. The great grain fields of the Northwest are hundreds of miles nearer to the people of Europe by the way of the gulf than they are by way of New York or Baltimore."

Note and Comment.

The state conference of the people's party met at Rockland, Me., June 29. Norman W. Lermond presided. Plans for pushing the work in the state were discussed.

A WESTERN GOVERNOR ON PUBLIC OWNERSHIP.

Gov. Waite of Colorado was too sick to attend the graduating exercises of the state agricultural college at Fort Collins, but in his address to the graduates, which has been printed, he came out flatfooted for public ownership as the true way to deal with private monopolies. He said: "Monopolies of a public nature, organized in the interest of, caste, but which derive every chartered privilege from the people, are sucking the life-blood of the prosperity and liberty of the nation. It has been supposed, and by some may now be supposed, that such results are inseparable from monopoly. But this is not the case. It all depends upon whether the monopoly is organized in the interest of a privileged class or of the people. The United States postoffice is a proof that a monopoly organized in the interest of the people is a blessing and not a curse. The remedy of all monopolies of every kind and nature involving a public franchise is found in their reorganization in the public interest."

NATIONALISTIC DRIFT.

Items of Industrial, Political, Social and Commercial Intelligence indicating the approaching Breakup of the Present System and the Tendency through Business Combinations and Public Control of Industry toward Complete National Co-operation.

Massachusetts.

Peabody has voted 105 to 1 in favor of adding a system of incandescent lighting for commercial purposes to its electric plant.

Tennessee.

The National Unionist (Memphis): Something wrong isn't there? Present systems grind honest industry down to just about a living, so that life is dependent upon daily toil. This is the result of the competitive system. Co-operation and nationalization are the antidotes of this vicious and unjust plan.

Colorado.

The Trades Assembly (Pueblo): The government of Victoria has taken a long step toward nationalism in a decision to concentrate all savings banks into one system and attach them to the postal savings banks.

Michigan.

Paw Paw has appropriated \$15,000 for the establishment of a municipal electric light plant, which will furnish both street and commercial lighting.

South Dakota.

At an industrial camp meeting held at Everson grove, Brown county, Rev. A. M. de Putron Gliddon delivered an address, and among other things said: "Given the conditions that we have today, viz: almost universal education, and there cannot be immeasurable wealth flaunted in the face of honest poverty without the consequent growth of the socialistic idea. Or, to put it in another way: You can not have coal combines and sugar trusts and have public schools in full blast. They cannot exist together very long. The one must in the end kill the other. On the general reform questions of the day, the church as a whole has done next to nothing, the real reason being, I suppose, that it hasn't time for such little matters. It is true that the poor are getting poorer, and that the wealth of the country is every year being concentrated in a smaller number of hands. . . . All this is true, but you really can't expect the church to give up its time to such matters. Why, bless you, they have to hunt heretics and engage in good old-fashioned church fights! See, for instance, the great and rich Presbyterian church. They have just held their general assembly. How many hours do you suppose were spent discussing the vital questions of the day? How many? Why, none! They simply hadn't time for it. Don't you see they had to go heresy hunting, and the whole genius of the church was pressed into the work of proving or disproving that Dr. Briggs is not orthodox."

Miscellaneous.

News comes from Omaha that the railroads are retaliating upon the people on account of the maximum rate bill passed by the Nebraska Legislature. Passenger trains on branch lines are to be taken off, and the time tables are to be recast so as to be inconvenient to travelers. These railroad men, having received franchises and subsidies from the public, now propose to put the screws on in order to create a sentiment in favor of the repeal of the maximum rate law. What if this shortsighted policy had the effect to stimulate the government ownership movement?

THE ARMED CAMP OF COMMERCE.

Trusts.	Capital in Millions.	Trusts.	Capital in Millions.	Trusts.	Capital in Millions.	Trusts.	Capital in Millions.
Acid	2	Distilling and cattlefeeding	34	Mineral water	25	Shot	
Alcohol	5	Dressed beef and provi-		Morocco leather	2	Smelters	25
American corn harvesters	5	sion	100	Music publishing and in-		Snath	1-2
American wringer	2 1-2	Dye and chemical com-		struments		Spring bed and mattress	
Axe	15	bine	2	Naval stores combine	1	Soda water apparatus	3 1-2
Barbed wire	10	Electric supply	10	Nitro-glycerine	3 1-2	Sponge	1-2
Bleachery combine	10	Electrical combination No.2	2	Oatmeal	2 1-2	Standard oil	90
Biscuit and cracker	12	Envelope	5	Oil cloth	2	Starch	10
Bituminous coal	15	Flint glass	8	Paint combine	2	Steel and iron	4
Bolt and nut	10	Flour mill		Paper bag	5	Steel rail	50
Boiler	15	Forge companies	1	Paper box	5	Straw board	8
Borax	2	Fork and hoe	1	Patent leather	5	Structural steel	5
Brass	10	Fruit jar	1	Pearl barley	10	Sugar refiners'	75
Broom	2 1-2	Fur combine	10	Pitch	8	Table glass and crockery	
Brush	2	Galvanized iron and steel	2	Plate glass	8	Tin plate	
Buckwheat	5	Gas [New York]	35	Plow	2	Tissue paper	10
Butchers' supply		General electric	50	Pocket cutlery	20	Tobacco	35
Button	5	Glove	2	Pork combine	1 1-2	Tombstone	
Canned goods		Gossamer rubber	12	Powder	12	Trunk	3
Canned meat and dressed		Green glass	4	Preserved jelly m'f'g	8	Tube	11 1-2
beef		Gypsum stucco mills		Preservers' combine	5	Turpentine	
Cash register	10	Harvester	1 1-2	Pulp	18	Type-founders	9
Carbon candle	3	Hinge	1	Ribbon	2 1-2	Umbrella	8
Cartridge	10	Hop	1-2	Rice	5	Vapor stove	1
Casket and burial goods	1	Hide dealers		Rock salt	2	Wall paper	38
Castor oil	1-2	Illinois steel	50	Rubber General shoe	7	Watch	30
Cattle feeders		Indurated fibre	1-2	Rubber trust No. 2	2 1-2	Water-works, pumping ma-	
Celluloid	8	Iron and coal	10	Safe	5	chinery	
Cigarette	25	Iron league	60	Safe No. 2	1	Wheel	1
Colorado coal combine	20	Jute bagging		Salt	1	Whip	1-2
Condensed milk	15	Label printing		Sandstone	3	White granite	
Confectioners	2	Leather board	1-2	Sanitary ware	1 1-2	White lead	30
Copper ingot	20	Lime	3	Sash, door and blind	5	Window glass	20
Cordage	15	Linseed oil	18	Saw	2	Wire	10
Crockery	15	Lithograph	11 1-2	School book	15	Wire rod	
Cotton duck	10	Locomotive tire	2	School furniture		Wood screw	10
Cotton press	3	Lumber	2	School slate		Wool hat	1 1-2
Cotton seed oil	41	Manilla tissue	2	Screw	2	Wrapping paper	1
Cotton thread combine	7	Marble combine	20	Sewer pipe	40	Wrought-iron pipe	
Cutlery	1 1-2	Match	7 1-2	Sheet copper	2	Yellow pine	2
Cut nail		Merchants' steel	25	Sheet steel			

Free competition has fostered the monopolization of industries to such an extent that the price of nearly every necessity of life is fixed by a private trust. We have taken the trouble to prepare a partial list of the more important private trusts built mainly on the ruin or surrender of small businesses. The item of capitalization is continually changing, as the stock usually increases as fast as new companies are taken into the combination. While our figures are in many cases estimated, they may be safely accepted as the approximate capitalization for the purposes of discussing the business situation. Several trusts we have not even attempted to estimate. Whether we look at the moral or the commercial side of the question, the disappearance of small industries is alarming. Take the white lead trust, which is known on the stock exchange as the National Lead company. Its outstanding certificates aggregate 30 million dollars. In 1889 the trust controlled a majority of the stock in 31 companies, including the plant of three smelters and one refinery for the production of pig lead. Over eight millions of the stock is water. There is probably not a company of the original 31 which is not the result of local combination and rivalry disastrous to small concerns. Tariff reduction tends to solidify rather than destroy the trust. Of the 4,047 recognized millionaires, only 1,125 won their fortunes in protected industries.

Among the most dangerous combinations of the land is the Western Union Telegraph company. Upon it is based a daily newspaper monopoly which has had a tendency to lower the general tone of editorial discussion upon this subject.

The New Nation is circulating a petition asking Congress to take over the telegraph and telephone and run it for the people. The spirit of reform now moving upon the waters is economic and practical in temper. The people's party has made a record of a million votes as a starter. One demand in its platform is for the government ownership of the telegraph and telephone. Let every populist and reformer join the great company that will knock at the door of Congress next session to demand the public ownership of means of communication. Send for a petition, a copy of which we print below, and request all reform papers to reproduce it in its columns:

[Return to The New Nation, 13 Winter Street, Boston, Mass., by Nov. 1, 1893, at latest.]

TO THE HONORABLE SENATE AND HOUSE OF REPRESENTATIVES IN CONGRESS ASSEMBLED:

Your petitioners, the undersigned citizens of the United States, residents of the State of _____ respectfully represent that the telegraph service of this country has become a burdensome monopoly in the hands of a company extorting in charges more than twice as much as the people of other countries, favored with government lines, are obliged to pay,—a company that uses to the utmost its great capital to eradicate all fair competition, and exerts a baneful control over the press upon which the citizens are forced to rely for information.

We also represent that on the expiring of the telephonic patents, now soon to occur, a similar monopoly in that method of transmitting intelligence is likely to be established, as grievous to the people as that of the telegraph.

We therefore respectfully petition your honorable bodies to pass laws establishing a Government telegraph and telephone service

[When this sheet is full, paste on strong paper of equal width and continue signatures.]

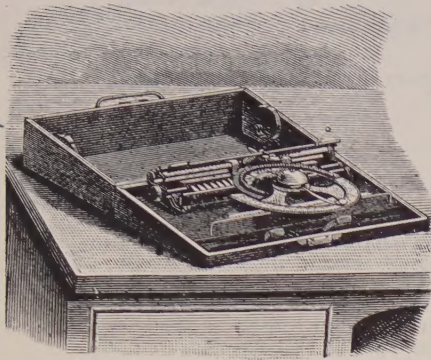
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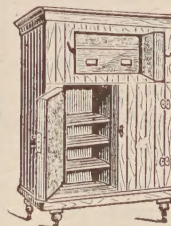
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